

### The Process To Purchase

#### WITH DESERT LUXE REALTY

PRE APPROVAL-Connect with our lending partner to establish your 1. purchasing power.

FIND A HOME-2. Set up a search and view favorite properties.

**OFFER & NEGOTIATIONS-**We will write your contract and negotiate the best offer 3. possible.

ESCROW-4. You will deposit your earnest money into an Escrow account at title. Escrow will then be opened.

INSPECTION-5. Schedule inspection with home inspector, review reports, and negotiate repairs if needed.

APPRAISAL-6. Confirm appraisal, review report, negotiate if needed.

**CLEAR TO CLOSE-**

7.

All financing conditions have been met and you are ready to schedule signing at title. Schedule final walkthrough with Agent.

RECORDING-8. Closing documents are signed, title has been recorded, closing day!

### SETTING A BUDGET

### 1- <u>Monthly Payment</u>:

Housing costs should be no more than 45% of your gross income; Total debts no more than 50%.

### 2-<u>Down Payment</u>:

A down payment on a home can be as little as 3.5% of the total home price.

### 3-CLOSING COSTS:

For closing costs, plan to budget 6k-8k, it will cover things like property taxes, insurance, maintenance, and possible HOA fees. (Cost may fluctuate based on home price and finance type)



# MEET THE TEAM OWNER

Rebecca Kennard

Creating a team where clients get the highest level of service has always been a priority for me. At Desert Luxe our mission is clear, we are committed to helping our clients achieve their real estate goals whether buying, selling or investing while delivering a luxury experience.



Relocating from California I completely fell in love with Arizona's breathtaking landscape. Founding Desert Luxe realty here was the perfect decision. With my husband and four children by my side we have built a family-oriented environment where every client is a part of the Luxe family. At the heart of Desert Luxe is a commitment to excellence and a belief that exceptional serviece is not just a promise but a standard we uphold everday.

# Our Team



Welcome to Desert Luxe — where Arizona luxury real estate meets personalized service. We are a passionate team of experienced Real Estate Consultants specializing in high-end properties across the state. Whether you're buying or selling, we tailor every step of the process to suit your unique goals. With a focus on detail, deep market knowledge, and a client-first approach, we deliver a seamless and rewarding real estate experience—no matter the price point. We look forward to helping you find your perfect place in the desert



As a devoted wife and mother to my beautiful girls, I bring the same passion and commitment to my role as a professional real estate consultant. I take pride in helping families find their dream homes, using my extensive knowledge from over 15 years in the tax and financial industry to navigate the home-buying process. I believe in creating opportunities for generational wealth, and as a relocated family myself, I understand the importance of making informed decisions during this significant transition. I am dedicated to guiding my clients every step of the way, applying my expertise to ensure they feel supported and empowered throughout the journey.



As a proud law enforcement wife and devoted mom of three, I understand the true meaning of home—a place where memories are made and lives are built. This fuels my passion for helping families find a home that reflects their dreams.

With 20 years of finance experience, I bring precision, dedication, and strategic insight to your real estate transactions.



Chrisleskovsy

As a Navy Veteran with a strong sense of dedication and discipline, I have been serving the real estate community for two years with the same commitment I gave to my country. Proudly residing in Gilbert with my amazing wife and two kids, I specialize in luxury real estate, investment properties, first-time homebuyers, and custom homes on acreage. I take great pride in being a full-service realtor, offering comprehensive support from the initial introduction all the way to closing, ensuring a seamless and successful experience for my clients.



Armando Bueno

As an Arizona native with over 20 years of sales experience, I specialize in the West Valley real estate market. Proud father of four and bilingual, I bring dedication, expertise, and a strong work ethic to every transaction. I'm passionate about helping clients find their perfect home in Arizona's vibrant communities, ensuring their experience is seamless and stress-free.



Trever Hendrickson

I come from a family deeply rooted in real estate. This unique upbringing has instilled a profound passion for both Arizona and the dynamic world of real estate. As a dedicated problem solver, I thrive on helping my clients navigate the complexities of buying and selling properties. My commitment to understanding their needs and delivering tailored solutions has led to numerous successful transactions. I eagerly anticipate continuing this journey, guiding many more clients toward achieving their real estate goals.



Joe McGrerry

As a top-producing real estate consultant with the Desert Luxe Team, I bring expert guidance, integrity, and a personal touch to every transaction. Originally from Upstate New York, I now proudly call the desert home, with my amazing wife and two beautiful daughters. We pride ourselves on clear, consistent communication and building real relationships with our clients. With a client-first mindset and deep local knowledge, I'm here to make your real estate journey seamless, informed, and successful.



Helping families find not just a house, but a true sense of home is at the heart of everything I do. As a bilingual agent and new mom, I know how important it is to feel settled, supported, and heard. I specialize in guiding first-time buyers and those relocating to the area, offering a caring, informed, and seamless experience from start to finish.



## Fared Hendrickson

Jared Hendrickson is an Arizona native with over 30 years of experience as a Designated Broker and certified appraiser. Based in Gilbert, he offers deep local knowledge and exceptional service to the Phoenix metro area. A dedicated father and former foster parent, Jared values community and integrity in every transaction. Passionate about travel and live music, he loves connecting with diverse cultures, with Ireland as a favorite destination. Jared is committed to delivering results for his clients.



## Deporab De Rosa

As a Licensed Realtor since 1998, Deborah brings over two decades of industry expertise to every transaction. With a strong background as a Designated Broker and Director of Operations, she combines big-picture strategy with hands-on precision, currently serving as a Team Administrator and Transaction Coordinator. With 5 grown children and 12 grandchildren, Deborah is family oriented and understands what family means for her clients as well. She brings years of care, competence and confidence to her team and every client she serves.



# Cody York

I'm a dedicated real estate professional committed to helping clients navigate the buying and selling process with ease. With a deep knowledge of the local market and a personalized approach, I strive to make every transaction smooth, efficient, and successful. Whether you're a first-time homebuyer or a seasoned investor, I'm here to guide you every step of the way.



# Jessica Flores

As a bilingual mom and experienced real estate consultant in Arizona, I specialize in helping families find their dream home. With in depth knowledge of local markets, I guide clients through buying, selling, and investing with confidence. Fluent in both English and Spanish, I'm here to help you make your real estate dreams a reality!



# Alyssa Alexander

I'm Alyssa Alexander. I'm married to my best friend. We have 3 amazing kids and a golden doodle. I grew up in Alaskasnowboarding, riding ATVS, camping and fishing were all the norm. I moved to Surprise, AZ in 2017 and officially became a desert girly. When I'm not out showing homes, I'm enjoying my pool, watching my boys play sports, my daughter dance, or finding a mountain to take our RZR up. I became a real estate agent because I was drawn to its ability to build financial wealth for families. I knew purchasing real estate was one of the best ways to do that, and I wanted to be the go-to person for my friends and family who had a similar vision.

# MEET THE ADMIN STAFF

#### Director of Recruitment



Beth McCammond Deborah DeRosa

As a proud law enforcement wife and devoted mom of three, I understand the true meaning of home-a place where memories are made and lives are built. This fuels my passion for helping families find a home that reflects their dreams. With 20 years of finance experience, I bring precision, dedication, and strategic insight to your real estate transactions.

#### Transactin Coordinator



As a Licensed Realtor since 1998, Deborah brings over two decades of industry expertise to every transaction. With a strong background as a Designated Broker and Director of Operations, she combines big-picture strategy with hands-on precision, currently serving as a Team Administrator and Transaction Coordinator, With 5 grown children and 12 grandchildren, Deborah is family oriented and understands what family means for her clients as well. She brings years of care, competence and confidence to her team and every client she serves.

#### Office Manager



Taylor McCammond

Taylor is a recent college graduate and current university student specializing in Business Administration. A Colorado native with a deep love for the Arizona desert, Taylor brings a diverse background that includes law enforcement experience and time as a Division 1 cheerleader. With over two years at Desert Luxe, Taylor has built broad expertise in the real estate market and is passionate about supporting agents and the team. As a cheer coach and active community volunteer, Taylor thrives on helping others and giving back...



### WHY CHOOSE **DESERT LUXE**?



#### EXPERIENCE

With years of experience in the real estate industry, our team at Desert Luxe Realty has the knowledge and expertise to help you navigate the complex world of real estate. Rest assured we will negotiate the best deal on your behalf.



#### PERSONALIZED SERVICE

At Desert Luxe Realty, we believe in providing our clients with personalized attention and exceptional service. We take the time to understand your unique needs and work tirelessly to help you achieve your goals.



#### EXTENSIVE NETWORK

We have an extensive network of industry professionals, including lenders, inspectors, and contractors to help you every step of the way. We work with the best in the business to ensure that you get a luxury experience from start to finish.

# Benefits of Working with a Desert Luxe Real Estate Consultant

- MARKET EXPERTISE: Our consultants have in-depth knowledge on the local real estate market including current trends, pricing, and neighborhoods. Their experience can help you make and form decisions regarding your home search tailored to you and your specific needs.
- ACCESS TO LISTINGS: Our consultants have access to a wide range of listings and platforms that
  may not be readily available to the public including off-market properties. They will help you find
  properties that match your specific criteria quickly.
- **NEGOTIATION SKILLS:** Our consultants are experienced are skilled professionals who prioritize negotiating important aspects of each unique home purchase to ensure you get the best deal possible. They will negotiate on your behalf with sellers, ensuring your interests are protected. From price, to timelines, we have you covered!
- NAVIGATING CONTRACTS AND PAPERWORK: Real estate transactions involve extensive
  paperwork and legal documents. Our real estate consultants will guide and support you through
  this process, ensuring everything is completed in a professional manner both correctly and
  efficiently.
- PROFESSIONAL NETWORK: At Desert Luxe we have a network of professionals including
  inspectors, in-house lenders, contractors, and more to ensure that you are fully supported through
  your home purchase. This can streamline the buying or selling process and ensure you work with
  qualified, trusted professionals.
- SUPPORT AND GUIDANCE: Buying a home can be stressful and emotional. Our team provides 24/7 professional support and guidance throughout your transaction, answering questions, keeping you informed, and addressing any concerns that you might have.
- MARKET INSIGHT: Our Consultants along with a dedicated team of professionals, will provide you insight into future market conditions. Whether it's your personal or potential investment opportunities, our goal is helping you make long-term successful real estate decisions.
- HANDLING COMPLEX SITUATIONS: If issues arise during the transaction, such as repairs or
  financing challenges, our team at Desert Luxe is prepared to support you in navigating these
  complexities, find solutions, and remain on the appropriate timelines to ensure you reach your end
  goal of owning your dream home!
- SAVE TIME AND EFFORT: We take on the work to make this a stress free, positive experience. By leveraging our dedicated consultant's expertise and resources, you can save significant time and effort in creating custom home searches, scheduling showings, touring properties, managing negotiations, and completing all legal documentation.

At Desert Luxe we provide a luxury experience from start to finish no matter the price point



### MEET OUR IN HOUSE LENDERS

# Chad Jordan Area Sales Manager

I'm an Area Sales Manager with Security National Mortgage Company, bringing nearly two decades of experience in the mortgage industry. I began my career in 2006 after transitioning from the service industry, and quickly found my passion in helping clients navigate one of life's most important financial decisions.

I'm known for building strong, lasting relationships and leading high-performing teams with a people-first approach. My core strengths lie in team leadership, client relations, and delivering consistent results in a competitive market. Outside of work, I'm a proud father of three daughters and a dedicated sports enthusiast.

If I'm not in the office, there's a good chance I'm cheering from the sidelines at one of my kids' games.

# Natalie Lavallee Mortgage Loan Officer





Natalie Lavallee is a dedicated Mortgage Loan Officer with SecurityNational Mortgage Company known for fostering strong, collaborative relationships with both clients and real estate partners, ensuring each transaction is handled efficiently and transparently from start to finish. With a passion for helping clients navigate one of life's most significant financial decisions, Natalie provides clear guidance, consistent support, and a personalized approach to every loan process.

Outside of work, Natalie enjoys spending time with her husband and young daughter, and she has a love for travel that fuels her sense of connection. Whether she's helping families secure their dream homes or exploring new places with her own, Natalie is driven by a genuine desire to serve others and build lasting relationships that go beyond closing day.

### COMMON FINANCING OPTIONS



CONVENTIONAL LOAN



> VA LOAN



FHA LOAN



Down Payment ASSISTANCE



NON-QM LOANS



# Financing 101

#### WORK WITH YOUR LENDER

### Do's



DO call your Agent & lender if you have any questions.

DO continue living at your current residence.

DO make your mortgage or rental payment on time.

DO keep working for your current employer.

> DO keep paying all debts on time.

DO continue saving money as normal.

### Don'ts Ø



DO NOT apply for new credit cards or close accounts.

DO NOT change bank accounts.

DO NOT consolidate debt without consulting your lender.

DO NOT make any major purchases.

DO NOT pay off any loans without consulting your lender first.

DO NOT quit your job.





## What Our Clients Have To Say

#### FIVE STAR SERVICE AND REVIEWS

"We are beyond grateful to
Beth and look forward to
staying in touch long after
we move into our new home.
If you are looking for a
dedicated, knowledgeable,
and all-around fantastic Real
Estate professional, Beth is
the one for that!"

**★★★★** -Keri K.



"Armando was 15/10! His
response time was quick and his
negoiation skills are exceptional!
His promtness, market
knowledge, strategic mindset,
kindness and energy made our
purchase exceptional! He walked
us through the process and i felt
able to made informed
desicions. The best of the best!"





"Becky is a freakin rockstar.

Honestly you have rekindled my faith in humanity with how responsive and professional you have been through this whole process. Her expertise, dedication, and attention to detail made our experience exceptional. Highly recommended! Thank you so very much!"

★★★★★ -Alvin Harbor "Cody was absolutely amazing!

He made buying a home feel
easy. Cody was extremely
informative and made sure that I
knew exactly what was going on
every step of the way. From
beginning to end he continued
to showcase how truly amazing
Desert Luxe is. Thank you for
everything Cody!"





# NOTES:

# DESERT LUXE A LUXURY EXPERIENCE; NO MATTER THE PRICE



# PURCHASING YOUR HOME GROUP

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